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PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3051-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Joseph LILLY et al.	)	
	)	
Application No.: 09/780,468	)	Group Art Unit: 3628
	)	
Filed: February 12, 2001	)	Examiner: N. Nguyen
	)	
For: SYSTEM AND METHOD FOR	)	Confirmation No.: 6389
PROVIDING EXTRA LINES OF CREDIT	)	
	)	

**Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO RESTRICTION REQUIREMENT**

In a restriction requirement dated March 24, 2005, the Examiner required restriction under 35 U.S.C. § 121 between claims 1-10, 26-43, 60-66, and 72-78 (Group I), 11-22 and 44-56 (Group II), 23-25 and 57-59 (Group III), and 67-71 and 79-84 (Group IV).

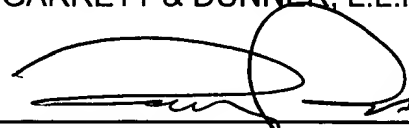
Applicants provisionally elect to prosecute Group I, claims 1-10, 26-43, 60-66, and 72-78.

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: April 22, 2005

By:   
Joseph E. Palys  
Reg. No. 46,508